

Suffolk County HOME Consortium

Down Payment Assistance Program For First Time Homebuyers

Mortgage Counseling Requirements and Home Buyer Education

Applicants must have adequate financial resources and credit to qualify for a mortgage. In order to help you with the home buying process, it is required that all applicants obtain mortgage counseling from a HUD certified not-for-profit housing agency. Some of these housing agencies are listed below. There may be a fee for counseling services. These organizations have a great deal of knowledge in this field and can advise you on many aspects of purchasing a home and securing a mortgage. Even though it is the responsibility of the applicant to secure a mortgage, some of these housing agencies can refer you to banks that offer first-time homebuyer mortgage products. They can also assist you with clearing up any credit problems you might have. Therefore, you are advised to schedule an appointment as soon as possible.

A Mortgage Counseling Certificate must be sent in with your application.

| AGENCY | PHONE # |
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| Bellport, Hagerman, East Patchogue Alliance 1492 Montauk Highway, Bellport, NY 11713 | 631-286-9236 |
| Community Development Corporation of Long Island 2100 Middle Country Road, Suite 300, Centereach, NY 11720 | 631-471-1215 |
| Economic Opportunity Council of Suffolk, Inc. 320 Carlton Avenue, 7 th Floor, Central Islip, NY 11722 | 631-289-2124 Xt. 112 |
| Housing Help, Inc. 92 Broadway, Suite 6, Greenlawn, NY 11740 | 631-754-0373 |
| Long Island Housing Partnership 180 Oser Avenue, Suite 800, Hauppauge, NY 11788 | 631-435-4710 |
| North Fork Housing Alliance, Inc. 116 South Street, Greenport, NY 11944 | 631-477-1070 |

Failure to attend mortgage counseling will disqualify you from receiving assistance through this program.